Docket No.: 05525-00003-US

## REMARKS

This response is filed following the telephone conversation with the Examiner on Monday April 25, 2005. The Examiner called in response to a message from the undersigned questioning the status of this application. The undersigned had, by reviewing the PAIR site, found that a Notice of Allowance had been withdrawn on February 21, 2005.

In an Office Action of January 23, 2004, the Examiner indicated that all pending claims were allowed. A supplemental amendment after allowance was filed on January 12, 2005, after a telephone conversation with the Examiner of January 3, 2005.

In the telephone conversation of April 25, the Examiner indicated that the record should be supplemented by providing an indication of the support in the specification for the subject matter of claims 99-188. In addition, the Examiner suggested that when the reissue application was filed, one of the corrections, provided for in the Certificate of Correction, to claim 4, line 5, had been omitted.

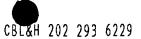
Applicant has set forth in this paper all of the pending claims even though that is not required by the rules. Of the original claims 1-8, claim 4 has been corrected (in line 5 by changing "a" to -the-) so as to bring the claim into conformance with the Certificate of Correction. Since this action merely corrects the form of the claim, the claim is not shown as being "amended". The claims added by this reissue application, claims 99-188, which are shown underlined, have not been changed.

Applicant lists, in a table below, support in the specification for the various recitations in claims 99-188. The citations to the specification of the original patent are in the format A:B or A:B-C:D. Where A and C represent column identification and B and D represent line identification. This table illustrates exemplary support, e.g., Applicant has not combed the specification to uncover every instance in which this specification supports the recitations in the claims. Thus, the table should not be taken as a representation of all of the support in the specification for the various recitations in the claims.

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Claim 99 A method of using a wireless telephone to	,
transfer funds between different accounts comprising:	2:21
preparing the wireless telephone to engage in funds transfer,	Fig 1A "Ready cell Phone
	for transaction/activity",
	4:49-51
receiving user identification information by receiving wireless	4:12, 4:57-58, 10:41
telephone identification information transmitted by the wireless	
telephone,	<u></u>
entering a function code which identifies the desired funds	Fig. 1B, "Enter Unique
transfer on the keypad of the wireless telephone,	Code", 2:35-37
sending the function code to a central processing unit,	2:39
authorizing the desired funds transfer,	1:37, 2:53-56, 3:30, 3:51-
	53, 4:65-5;22
determining the different accounts involved in the funds	2:50
transfer	
and	
confirming completion of the funds transfer	Fig. 1E, "Transmit
	confirmation/Authorization
	Number to Other Party",
	3:8-10, 3:21, 5:45
	3.6-10, 3.21, 3.43
Claim 100 A method for realizing a payment transaction	3:66-4:1
allowing a user, operating a wireless telephone, to pay a vendor	3.00-4.1
for goods or services, the method comprising:	
preparing the wireless telephone to engage in the payment	Fig 1 A 6D and a self Discour
transaction,	Fig 1A "Ready cell Phone
	for transaction/activity", 4:49-51
receiving user identification information by receiving wireless	
telephone identification information transmitted by the wireless	4:12, 4:57-58, 10:41
telephone,	
receiving, at the wireless telephone, an instruction relating to	F:- 170 6F2.4. 77 :
the payment transaction,	Fig. 1B, "Enter Unique
the payment transaction,	Code for
	Transaction/Activity", 2:35;
	Fig. 1C "Prompt Enter
	Account Code", 2:53, 4:67,
	5:6;
	Fig. 1D, "Prompt Enter
	Destination Account Code",
	2:66, 5:20-22;
	Fig. 2B, "Enter Unique
	Code for Tolling", 10:30

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	Fig. 3B, "Prompt Enter Amount"
sending payment transaction instruction information a central processing unit to identify the payment transaction,	2:35-37, 2:62, 2:67-3:7, 10:30-33
authorizing, using the central processing unit, the payment transaction, and	1:37, 2:53-56, 3:30, 3:51- 53, 4:65-5:22
confirming completion of the transaction.	Fig. 1E, "Transmit confirmation/Authorization Number to Other Party", 3:8-10, 3:21, 5:45
Claim 101 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a highway toll, the method comprising:	10:10
preparing the wireless telephone to engage in the toll payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", Cell Phone Tolling, 10:28
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an instruction relating to the highway toll payment transaction,	Fig. 2B, "Enter Unique Code for Tolling", 10:30
sending highway toll payment instruction information to a central processing unit to identify the highway toll payment transaction,	10:31-39
authorizing, using the central processing unit, the highway toll payment transaction, and	10:40-42
confirming completion of the highway toll payment transaction.	10:44
Claim 102 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a public transit fare the method comprising:	8:49-51
preparing the wireless telephone to engage in the transit fare payment transaction,	Fig 1A "Ready cell Phone for transaction/activity" 4:49-51
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an instruction relating to the transit fare payment transaction,	9:1-30, 9:35
sending transit fare payment instruction information to a central processing unit to identify the transit fare payment	9:29-35

transaction, authorizing, using the central processing unit, the transit fare payment transaction, and confirming completion of the transit fare payment transaction.  9:37-38	
payment transaction, and	
confirming completion of the transit fare payment transaction. 9:37-38	
Claim 103 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a	
parking garage fee the method comprising:	
preparing the wireless telephone to engage in the parking garage fee payment transaction,  Fig 1A "Ready cell Phone for transaction/activity", 4:49-5 7:13-15	
receiving user identification information by receiving 4:12, 4:57-58, 10:41	_
wireless telephone identification information transmitted by the wireless telephone,	
receiving, at the wireless telephone an instruction 7:1-12 identifying the parking garage fee payment transaction,	
sending parking garage fee payment instruction 7:15-17	
information to a central processing unit to identify the	
parking garage fee payment transaction,	
authorizing, using the central processing unit, the parking 7:24	
garage fee transaction, and	
confirming completion of the parking garage fee 7:24-25 transaction.	
Claim 104 A method realizing an account inquiry 2:28-30	
transaction allowing a user, operating a wireless	
telephone, to obtain account balance information the	
method comprising:	
preparing the wireless telephone to engage in account balance inquiry transaction,  Fig 1A "Ready cell Phone for transaction/activity", 2:28-30	
4:49-51	١
receiving user identification information by receiving 4:12, 4:57-58, 10:41	
wireless telephone identification information transmitted	1
by the wireless telephone,	
receiving, at the wireless telephone, an account inquiry 2:35-37	
instruction identifying the account inquiry transaction,	1
sending account inquiry instruction information to a 2:37-38	
central processing unit to identify the account inquiry	ļ
transaction,	
authorizing, using the central processing unit, the account 2:52-56	
inquiry transaction, and	
completing the account inquiry transaction. 3:9-11	

Claim 105 A method allowing a user of a wireless telephone to transfer funds between different accounts comprising the steps of: preparing the wireless telephone engage in the funds transfer, receiving user identification information, receiving from the wireless telephone identification at a central processing unit, determining the different accounts involved in the funds transfer, operating the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction/activity", 2:28-30, 4:49-51 receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction, and sentral processing unit to identify the payment transaction account Code", 2:66, 5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30 Fig. 3B, "Prompt Enter Account Code", 2:66, 5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30 Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31	Claim 105 A method allowing a user of a wireless	
comprising the steps of:  preparing the wireless telephone engage in the funds transfer, receiving user identification information, receiving from the wireless telephone identification information, receiving on the funds transfer function at a central processing unit, determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction,  receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the		1:30-32, 2:20-22, 2:28-30
preparing the wireless telephone engage in the funds transfer, receiving user identification information by receipt of wireless telephone identification information, receiving from the wireless telephone identification of a function corresponding to funds transfer, operating on the funds transfer function at a central processing unit, determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction, receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the  Fig. 1A "Ready cell Phone for transaction/activity", 2:35-37  4:12, 4:57-58, 10:41  3:66-4:2  3:66-4:2  3:66-4:2  3:66-4:2  3:66-4:2  3:66-4:2  4:12, 4:57-58, 10:41  Fig. 1A "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51  4:12, 4:57-58, 10:41  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the	telephone to transfer funds between different accounts	
transfer, receiving user identification information by receipt of wireless telephone identification information, receiving from the wireless telephone identification of a function corresponding to funds transfer, operating on the funds transfer function at a central processing unit, determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction, receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the  transaction/activity", 4:49-51  4:12, 4:57-58, 10:41  3:66-4:2  3:66-4:2  Fig 1A "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51  4:12, 4:57-58, 10:41  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35; Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6; Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31	comprising the steps of:	
translet, receiving user identification information by receipt of wireless telephone identification information, receiving from the wireless telephone identification of a function corresponding to funds transfer, operating on the funds transfer function at a central processing unit, determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction, receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  receiving user identification information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the  transaction/activity", 4:49-51  4:12, 4:57-58, 10:41  3:6-11  3:6-4:2  3:6-4:2  3:6-4:2  3:6-4:2  3:6-4:2  3:6-4:2  3:6-4:2  3:6-4:2  4:12, 4:57-58, 10:41  Fig IA "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51  4:12, 4:57-58, 10:41  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35; Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6; Fig. 1D, "Prompt Enter Account Code", 2:53, 4:67, 5:6; Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31	preparing the wireless telephone engage in the funds	Fig 1A "Ready cell Phone for
receiving user identification information by receipt of wireless telephone identification information, receiving from the wireless telephone identification of a function corresponding to funds transfer, operating on the funds transfer function at a central processing unit, determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of: preparing the wireless telephone to engage in the payment transaction, receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction.  The payment transaction information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction.  The payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the central pr		transaction/activity", 4:49-51
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operating on the funds transfer function at a central processing unit,  determining the different accounts involved in the funds transfer, and authorizing the desired funds transfer.  Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of:  preparing the wireless telephone to engage in the payment transaction,  receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  receiving to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35; Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6; Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	function corresponding to funds transfer.	2:35-37
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Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of:  preparing the wireless telephone to engage in the payment transaction,  receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35; Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6; Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30 Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the		2.6.11
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preparing the wireless telephone to engage in the payment transaction,  Fig 1A "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51  receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	telephone, paying a vendor for goods or services the	
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transaction, transaction/activity", 2:28-30, 4:49-51  receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the	preparing the wireless telephone to engage in the payment	Fig 1A "Ready cell Phone for
receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	transaction,	
receiving user identification information by receipt of wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22		
wireless telephone identification information, receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	receiving user identification information by receipt of	<u></u>
receiving, from the wireless telephone, an instruction relating to the payment transaction,  Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	wireless telephone identification information.	112, 113, 30, 10.41
relating to the payment transaction,  Transaction/Activity", 2:35;  Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount" 2:35-37, 2:62, 2:67, 10:31  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	receiving, from the wireless telephone, an instruction	Fig. 1B "Enter Unique Code for
Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22	relating to the payment transaction.	Transaction/Activity" 2:35.
Code", 2:53, 4:67, 5:6;  Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22		Fig. 1C "Prompt Enter Assourt
Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22		Code" 2:53 4:67 5:6:
Destination Account Code", 2:66, 5:20-22;  Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22		Fig. 1D "Prompt E-4a-
5:20-22; Fig. 2B, "Enter Unique Code for Tolling", 10:30 Fig. 3B, "Prompt Enter Amount" sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the  2:53-56, 3:30, 3:51-53, 4:65-5:22		Destination Assessed Cadan 2 cc
Fig. 2B, "Enter Unique Code for Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the 2:53-56, 3:30, 3:51-53, 4:65-5:22		
Tolling", 10:30  Fig. 3B, "Prompt Enter Amount"  sending payment transaction instruction information to a central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the 2:53-56, 3:30, 3:51-53, 4:65-5:22		
sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  Fig. 3B, "Prompt Enter Amount"  2:35-37, 2:62, 2:67, 10:31  2:53-56, 3:30, 3:51-53, 4:65-5:22		
sending payment transaction instruction information to a central processing unit to identify the payment transaction, and  authorizing, using the central processing unit, the  2:35-37, 2:62, 2:67, 10:31  2:53-56, 3:30, 3:51-53, 4:65-5:22		
central processing unit to identify the payment transaction, and authorizing, using the central processing unit, the 2:53-56, 3:30, 3:51-53, 4:65-5:22	cending navment translation in the second in	Fig. 3B, "Prompt Enter Amount"
transaction, and authorizing, using the central processing unit, the 2:53-56, 3:30, 3:51-53, 4:65-5:22	central processing unit to identify the	2:35-37, 2:62, 2:67, 10:31
authorizing, using the central processing unit, the 2:53-56, 3:30, 3:51-53, 4:65-5:22	tennaction and	
payment transaction. 2:53-56, 3:30, 3:51-53, 4:65-5:22		
payment transaction.	authorizing, using the central processing unit, the	2:53-56, 3:30, 3:51-53, 4:65-5;22
	payment transaction.	

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Claim 107 A method allowing the realization of a	10:10
payment transaction allowing a user, operating a wireless	
telephone, to pay a highway toll the method comprising:	
preparing the wireless telephone to engage in the toll	Fig 1A "Ready cell Phone for
payment transaction,	transaction/activity", 10:28
receiving user identification information by receipt of	4:12, 4:57-58, 10:41
wireless telephone identification information,	,,,
receiving, from the wireless telephone, an instruction	Fig. 2B, "Enter Unique Code for
relating to the highway toll payment transaction,	Tolling", 10:30
sending highway toll payment instruction information to a	10:31-39
central processing unit to identify the highway toll	10.51 37
payment transaction, and	
authorizing, using the central processing unit, the	10:40-42
highway toll payment transaction.	10.40-12
inghway ton paymont transaction.	
Claim 108 A method allowing the realization of a	8:49-51
payment transaction allowing a user, operating a wireless	0.49-31
telephone, to pay a public transit fare the method	
comprising:	
preparing the wireless telephone to engage in the transit	Fig 1 A "Donder cell Dhone Con
fare payment transaction,	Fig 1A "Ready cell Phone for
	Transaction/Activity" 4:49-51
receiving user identification information by receipt of	4:12, 4:57-58, 10:41
wireless telephone identification information,	
receiving, from the wireless telephone, an instruction	9:1-30, 9:35
relating to the transit fare payment transaction,	
sending transit fare payment instruction information to a	9:29-35
central processing unit to identify the transit fare payment	
transaction, and	
authorizing, using the central processing unit, the transit	9:37
fare payment transaction.	
Claim 109 A method allowing the realization of a	6:16-20
payment transaction allowing a user, operating a wireless	
telephone, to pay a parking garage fee the method	
comprising:	
preparing the wireless telephone to engage in the parking	Fig 1A "Ready cell Phone for
garage fee payment transaction,	transaction/activity" 4:49-51,
,	7:13-15
receiving user identification information by receipt of	4:12, 4:57-58, 10:41
wireless telephone identification information,	iiiiii iiw way aaria
receiving, from the wireless telephone an instruction	7:1-12
identifying the parking garage fee payment transaction,	***
sending parking garage fee payment instruction	7:15-17
concerns barrent garage ree bayment monnen	1.13-11

information to a central processing unit to identify the	
parking garage fee payment transaction, and	
authorizing, using the central processing unit, the parking	7:24
garage fee transaction.	
Claim 110 A method allowing the realization of an	2:28-30
account inquiry transaction allowing a user, operating a	
wireless telephone, to obtain account balance information	
the method comprising;	
preparing the wireless telephone to engage in the account	Fig 1A "Ready cell Phone for
inquiry transaction,	transaction/activity" 4:49-51
receiving user identification information by receipt of	4:12, 4:57-58, 10:41
wireless telephone identification information,	, , , , , , , , , , , , , , , , , , , ,
receiving, from the wireless telephone, an account inquiry	2:35-27
instruction identifying the account inquiry transaction,	2.35 27
sending account inquiry instruction information to a	2:37-38
central processing unit to identify the account inquiry	2.57-56
transaction, and	
authorizing, using the central processing unit, the account	2:52-56
inquiry transaction.	2:32-30
induity transaction.	
Claim 111 The method claim 99 wherein the funds	2.40.41
transfer involves a default amount at a pre-set price	2:40-41
uansier involves a defaurt amount at a pre-set price	
Claim 112 The method of claim 99 wherein the funds	0.45
· · · · · · · · · · · · · · · · · · ·	2:45
transfer involves a variable amount and which includes	
the further steps of:	
using the wireless telephone to identify the variable	2:48, 4:60
amount and	
sending the identified amount to the central processing	2:49, 4:61
unit	
Claim 113 The method of claim 99 wherein the	2:52, 4:13, 57, 65-5:5
determining step includes determining a source account	İ
identification from the user identification	
Claim 114 The method of claim 99 wherein the	2:63-67, 6:63-7:5
determining step includes determining a destination	
account from the function code	
Claim 115 The method of claim 99 wherein the	2:67, 4:65-5:5, 5:37-40
determining step includes identifying an account using a	
keypad of the wireless telephone	
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Clair 116 Th d 1 C 1 1 d 1	
Claim 116 The method of claim 115 wherein the	4:65-5:5
account identified using the keypad is a source account	
Claim 117 The method of claim 115 wherein the	
account identified using the keypad is a destination	5:37-40
account	
unio delle	
Claim 118 The method claim 100 wherein the payment	2:40-42
involves a default amount at a pre-set price	2:40-42
Claim 119 The method of claim 100 wherein the	2:45
payment involves a variable amount and which includes	2.43
the further steps of:	
using the wireless telephone to identify the variable	2:48, 4:60
amount and	11.5, 1.00
sending the identified amount to the central processing	2:49, 4:61
unit	
Claim 120 The method of claim 100 which further	2:50-51
includes the step of determining the different accounts	
involved in the payment	
Claim 121 The method of claim 120 wherein the	
Claim 121 The method of claim 120 wherein the determining step includes determining a source account	2:52, 4:13, 57, 65-5:5
identification from the user identification	
Additional Holl the user identification	
Claim 122 The method of claim 121 wherein the	2:63-67, 6:63-7:5
determining step includes determining a destination	2.03-07, 0:03-7:3
account from the function code	
Claim 123 The method of claim 120 wherein the	2:67, 4:65-5:5, 5:37-40
determining step includes identifying an account using a	2.07, 1.05 515, 5.57-10
keypad of the wireless telephone	
Claim 124 The method of claim 123 wherein the	4:65-5:5
account identified using the keypad is a source account	
Cl. 107 Pt 0 1 C 2	
Claim 125 The method of claim 123 wherein the	5:37-40
account identified using the keypad is a destination	
account	
Claim 126 The method at 1 101 1	
Claim 126 The method claim 101 wherein the highway	2:41, 10:33
toll payment involves a default amount at a pre-set price	

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Claim 127 The method of claim 101 wherein the	2:45-50
highway toll payment involves a variable amount and	
which includes the further steps of:	
using the wireless telephone to identify the variable	2:45-50
amount and	<u> </u>
sending the identified amount to the central processing	2:49
unit	
Claim 128 The method of claim 101 which further	2:50-51
includes the step of determining the different accounts	
involved in the payment	
Claim 129 The method of claim 128 wherein the	2:52, 4:13, 57, 67-5:5
determining step includes determining a source account	
identification from the user identification	
Claim 130 The method of claim 128 wherein the	2:63-67, 6:63-7:5
determining step includes determining a destination	
account from the function code	
Claim 131 The method of claim 128 wherein the	2:67, 4:65-5:5, 5:37-40
determining step includes identifying an account using a	,,
keypad of the wireless telephone	
Claim 132 The method of claim 131 wherein the	4:65-5:5
account identified using the keypad is a source account	
Claim 133 The method of claim 131 wherein the	5:37-40
account identified using the keypad is a destination	
account	
Claim 134 The method claim 102 wherein the transit	2:42, 9:20-25
fare payment involves a default amount at a pre-set price	1 / 1=-
Claim 135 The method of claim 102 wherein the	9:45-57
transit fare payment involves a variable amount and	32.37
which includes the further steps of:	
using the wireless telephone to identify the variable	2:48, 4:60, 9:11-38
amount and	2.15, 1.00, 7.11-30
sending the identified amount to the central processing	2:49, 4:61, 9:35
unit	2. 7, 4.01, 7.55

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sending the identified amount to the central processing unit 2:49, 4:61	C1 + 100 m	
includes the step of determining the different accounts involved in the transit fare payment  Claim 137 The method of claim 136 wherein the determining step includes determining a source account identification from the user identification  Claim 138 The method of claim 136 wherein the determ destination account from the function code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and which includes the further steps of:  using the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account  Claim 145 The method of claim 144 wherein the determining step includes determining a source account  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	I THE THE ST STATE TO A THINK I COLUMN TO STATE OF THE ST	9:1-2, 4:57
Claim 137 The method of claim 136 wherein the determining step includes determining a source account identification from the user identification  Claim 138 The method of claim 136 wherein the determ destination account from the function code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination  Claim 142 The method of claim 139 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account  2:52, 4:13, 57, 65-5:5	includes the step of determining the different accounts	
Claim 137 The method of claim 136 wherein the determining step includes determining a source account identification from the user identification  Claim 138 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account  2:52, 4:13, 57, 65-5:5	involved in the transit fare payment	
determining step includes determining a source account identification from the user identification  Claim 138 The method of claim 136 wherein the determ destination account from the flunction code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		
determining step includes determining a source account identification from the user identification  Claim 138 The method of claim 136 wherein the determ destination account from the flunction code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 137 The method of claim 136 wherein the	2:52 4:13 57 65 5:5
Claim 138 The method of claim 136 wherein the determ destination account from the function code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	determining sten includes determining a source account	2.32, 4.13, 37, 03-3;3
Claim 138 The method of claim 136 wherein the determ destination account from the function code  Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	identification from the user identification	
Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method of claim 103 wherein the account identified using the keypad is a destination account  Claim 143 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Identification from the user identification	
Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method of claim 103 wherein the account identified using the keypad is a destination account  Claim 143 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 138 The method of claim 126 when in the date	0.62.63.6.60.7.6
Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		n 2:03-07, 6:63-7:5
determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	destination account from the function code	
determining step includes identifying an account using a keypad of the wireless telephone  Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 120 Thousand a California	•
Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		2:67, 4:65-5:5, 5:35-40
Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account  Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	determining step includes identifying an account using a	
Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	keypad of the wireless telephone	
Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		
Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 140 The method of claim 139 wherein the	4:65-5:5
Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	account identified using the keypad is a source account	
account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		
account  Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 141 The method of claim 139 wherein the	5:37-40
Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		3.57-70
Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price  Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:  using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		]
Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	account.	
Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 142 The method alaim 103 whomain the morting	2.40.41
Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Garage for normant transaction involves at C. I.	2:40-41
Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		
parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	at a pre-set price	
parking garage fee payment transaction involves a variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Oliver 142 CTI	
variable amount and which includes the further steps of: using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		2:45
using the wireless telephone to identify the variable amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	parking garage fee payment transaction involves a	
amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	variable amount and which includes the further steps of:	
amount and sending the identified amount to the central processing unit  Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	using the wireless telephone to identify the variable	2:48, 4:60
Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	amount and	,
Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	sending the identified amount to the central processing	2:49, 4:61
includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	unit	
includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account		
includes the step of determining the different accounts involved in the parking garage fee payment transaction  Claim 145 The method of claim 144 wherein the determining step includes determining a source account	Claim 144 The method of claim 103 which further	2:50-51
Claim 145 The method of claim 144 wherein the determining step includes determining a source account	The state of the s	1 2.00 31
Claim 145 The method of claim 144 wherein the determining step includes determining a source account	involved in the narking garage fee navement towns	
determining step includes determining a source account	and the parking garage tee payment transaction	
determining step includes determining a source account	Claim 145 The method of alaim 144 when the	2.52 4.12 57 55 5.5
dentification from the user identification		2:52, 4:13, 57, 65-5:5
denutication from the user identification	identification for the state of	
	identification from the user identification	

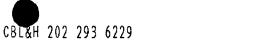
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Claim 146	The method of claim 144 wherein the	2:63-67, 6:63-7:5	

determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 147 The method of claim 144 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 148 The method of claim 147 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 149 The method of claim 147 wherein the account identified using the keypad is a destination account	5:37-40
Claim 150 The method claim 105 wherein the funds transfer involves a default amount at a pre-set price	2:40-41
Claim 151 The method of claim 105 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 152 The method of claim 105 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 153 The method of claim 105 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 154 The method of claim 105 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 155 The method of claim 154 wherein the account identified using the keypad is a source account	4:65-5:5



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Claim 156 The method of claim 154 wherein the account identified using the keypad is a destination account	5:37-40
Claim 157 The method claim 106 wherein the payment involves a default amount at a pre-set price	2:40-42
Claim 158 The method of claim 106 wherein the payment involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 159 The method of claim 106 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 160 The method of claim 159 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 161 The method of claim 160 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 162 The method of claim 160 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 163 The method of claim 162 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 164 The method of claim 162 wherein the account identified using the keypad is a destination account	5:37-40
Claim 165 The method claim 107 wherein the highway toll payment involves a default amount at a pre-set price	2:41, 10:33



Claim 166 The method of claim 107 wherein the highway toll payment involves a variable amount and	2:45
which includes the further steps of:	
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 167 The method of claim 107 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 168 The method of claim 167 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 169 The method of claim 167 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 170 The method of claim 167 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 171 The method of claim 170 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 172 The method of claim 170 wherein the account identified using the keypad is a destination account	5:37-40
Claim 173 The method claim 108 wherein the transit fare payment involves a default amount at a pre-set price	2:40-42
Claim 174 The method of claim 108 wherein the transit fare payment involves a variable amount and which includes the further steps of:	9:7
using the wireless telephone to identify the variable amount and	2:48, 4:60, 9:11-38
sending the identified amount to the central processing unit	2:49, 4:61, 9:35

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Claim 175 The method of claim 108 which further	2:50-51
includes the step of determining the different accounts	
involved in the transit fare payment	
Claim 176 The method of claim 175 wherein the	2:52, 4:13, 57, 65-5:5
determining step includes determining a source account	
identification from the user identification	
Claim 177 The method of claim 175 wherein the	2:63-67, 6:63-7:5
determining step includes determining a destination from	
the function code	
Claim 178 The method of claim 175 wherein the	2:67, 4:65-5:5, 5:37-40
determining step includes identifying an account using a	2.07, 4.03-3.3, 3.37-40
keypad of the wireless telephone	
and the state of t	
Claim 179 The method of claim 178 wherein the	4:65-5:5
account identified using the keypad is a source account	4.03-3.3
account admirated using the Reypad is a source account	
Claim 180 The method of claim 178 wherein the	5:37-40
THE THE THE THE TANK THE TIME	3:37-40
account identified using the keypad is a destination	
account	
Claim 181 The method claim 109 wherein the parking	2,41, 7.0
garage for payment transaction involves a defectly	2:41, 7:8
garage fee payment transaction involves a default amount	<u>'</u>
at a pre-set price	
Claim 182 The method of claim 109 wherein the	
The state of the s	[
parking garage fee payment transaction involves a	
variable amount and which includes the further steps of:	
using the wireless telephone to identify the variable	2:48, 4:60
amount and	
sending the identified amount to the central processing	2:49, 4:61
unit	
Claim 183 The method of claim 109 which further	2:50-51
includes the step of determining the different accounts	
involved in the parking garage fee payment transaction	
Claim 184 The method of claim 183 wherein the	2:52, 4:13, 57, 65-5:5
determining step includes determining a source account	
identification from the user identification	
TOTAL	

account identified using the keypad is destination account

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determining	The method of claim 183 wherein the step includes determining a destination the function code	6:63-7:5
determining	The method of claim 183 wherein the step includes identifying an account using a se wireless telephone	2:67, 4:65-5:5, 5:37-40
	The method of claim 186 wherein the stiffed using the keypad is a source account	4:65-5:5
Claim 188	The method of claim 186 wherein the	5:37-40

Applicant believes that the requirements set forth by the Examiner in the telephone conversation of April 25, 2005 have now been met. In view of the foregoing, an early Notice of Allowance is respectfully requested.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 22-0185, under Order No. 05525-00003-US from which the undersigned is authorized to draw.

Dated:

4/25/05

Respectfully submitted,

Stanley B. Green

Registration No.: 24,351

CONNOLLY BOVE LODGE & HUTZ LLP

3 Green

1990 M Street, N.W., Suite 800

Washington, DC 20036-3425

(202) 331-7111

(202) 293-6229 (Fax)

Attorney for Applicant